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Proposal: Regulation D - Reserve Requirements of Depository  
Institutions

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Comments:

An area of concern within Regulation D is how consumer banking institutions are interpreting the Regulation to allow them to collect "excess transaction fees" from banking patrons. Please take a long look at Regulation D Section 204.2(d)(2) where many personal banking institutions are charging consumers these "excess transaction fees" as apposed to limiting their withdrawal transactions. I hope that this was NOT the intent of the FRB within the definition of a "savings deposit." Stop allowing the blatant extortion of consumers funds by banking institutions and change Regulation D Section 204.2(d)(2).